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Total Number of Pages in This Submission

Application Number	10/045,313
Filing Date	October 24, 2001
First Named Inventor	Chin, Stephen
Art Unit	3628
Examiner Name	Dass, Harish T.
Total Number of Pages in This Submission	Attorney Docket Number 020375-002910US

ENCLOSURES *(Check all that apply)*

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Firm Name	Townsend and Townsend and Crew LLP		
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Printed name	Patrick M. Boucher		
Date	February 17, 2005	Reg. No.	44,037

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PATENT
Attorney Docket No.: 020375-002910US

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Mail Stop Amendment
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P.O. Box 1450
Alexandria, VA 22313-1450

By: Kevin L. McNeil

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin
Application No.: 10/045,313
Filed: October 24, 2001
For: INTERNET-BASED MONETARY PAYMENT SYSTEM
Customer No.: 20350

Confirmation No. 3142

Examiner: Dass, Harish T.
Technology Center/Art Unit: 3628
AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 18, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 5 of this paper.